

Accepted Manuscript

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David Levine, Rachel Polimeni, Ian Ramage

PII: S0304-3878(15)00119-4
DOI: doi: [10.1016/j.jdeveco.2015.10.008](https://doi.org/10.1016/j.jdeveco.2015.10.008)
Reference: DEVEC 2033

To appear in: *Journal of Development Economics*

Received date: 3 November 2014
Revised date: 31 August 2015
Accepted date: 18 October 2015



Please cite this article as: Levine, David, Polimeni, Rachel, Ramage, Ian, Insuring Health or Insuring Wealth? An Experimental Evaluation of Health Insurance in Rural Cambodia, *Journal of Development Economics* (2015), doi: [10.1016/j.jdeveco.2015.10.008](https://doi.org/10.1016/j.jdeveco.2015.10.008)

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David Levine, Rachel Polimeni, Ian Ramage*

August 31, 2015

Abstract

We randomize the insurance premium for the SKY micro-health insurance program in rural Cambodia, allowing us to estimate the causal effects of health insurance on economic, health care utilization, and health outcomes. SKY insurance has its greatest impact on economic outcomes. SKY also changed health-seeking behavior, increasing the use of covered public facilities and decreasing the use of uncovered private care for major illnesses. As expected due to low statistical power, we did not find statistically significant impacts on health.

In 2007 and 2008 SKY micro-health insurance expanded into several new regions in rural Cambodia. As part of their marketing, they held a lottery that distributed coupons for a deep discount to those who attended the marketing meeting. This lottery lets us study the effects of health insurance using a randomized controlled design.

It is difficult to rigorously evaluate the impact of health insurance because insured people are typically very different from the uninsured ((Helen Levy & David Meltzer 2008)). There are a few high-quality randomized trials that study the effects of insurance in the United States ((Kathleen N. Lohr, Robert H. Brook, Caren Kamberg, George A. Goldberg, Arleen Leibowitz, Joan Keeseey, David Reboussin & Joseph P. Newhouse 1986), (Amy Finkelstein, Taubmanm Sarah, Bill Wright, Mira Bernstein,

*Levine: Haas School of Business, University of California, Berkeley CA 94720-1900; levine@haas.berkeley.edu. Polimeni: Center of Evaluation for Global Action, University of California, Berkeley, CA 94720-1900; polimeni@berkeley.edu. Ramage: N^o. 51D, Street 384, P.O. Box 1056, Phnom Penh, Cambodia; ian@domreiresearch.com. We gratefully acknowledge funding from the Agence Française de Développement (AFD) (Award 083-2007), the University of Wisconsin (BASIS) (Award P699322), the Coleman Fung Risk Management Research Center (Award 15817), and the Center on the Economics and Demography of Aging (Award P30-AG012839-15S1). Cooperation from GRET and SKY were essential in implementing this study. We thank the staff at GRET for sharing their data and the field team at Domrei for their tireless data collection and cleaning. Jean-David Naudet, Jocelyne Delarue, and Stephanie Pamies of AFD gave us enormous guidance in the course of the evaluation and valuable feedback on the resulting papers. Rachel Gardner, Francine Anene, and Caitlin Vavasour provided excellent research assistance. Raj Arunachalam was an essential part of the early phases of the evaluation. We appreciate comments at seminars at USAID BASIS, UC Berkeley, CERDI and other presentations, and from Paul Gertler, Ronald Lee, Ted Miguel, several anonymous referees, and other colleagues and stakeholders.

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